

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OKLAHOMA**

**IN RE:** )  
**LUONA BARNES,** ) **Case No. 10-12612-R**  
) **(Chapter 13)**  
) **Debtor(s).** )

**CHAPTER 13 PLAN**

**LENGTH OF PLAN:** FIFTY-FIVE (55) MONTHS.

**PLAN PAYMENT:** Debtor shall pay \$260.00 months 1-55. The Trustee shall deduct his fee from each payment pursuant to 11 U.S.C. § 1326(b)(2).

**COMMENCEMENT:** Plan payments shall commence thirty days from the date the Petition is filed. First Payment Due: December 12, 2010.

**PRIORITY CLAIMS** (To be paid in full without interest):

<b>CLAIMANT</b>	<b>DESCRIPTION</b>	<b>CLAIM AMOUNT</b>	<b>HOW PAID, MONTHLY PAYMENT, TOTAL</b>
J. Scott McWilliams	Attorney fees	\$1,200.00	1-40 @ \$30.00 <b>\$1,200.00</b>

**CLAIMS ENTITLED TO ADEQUATE PROTECTION PURSUANT TO 11 U.S.C.**

**§1326(a)(1)(c).** The following claimants are provided adequate protection in the form of a lien on each pre-confirmation plan payment to the Chapter 13 Trustee in the amount stated below for each claimant, subject to the provisions of the L.R. 3070-2:

<b>CLAIMANT</b>	<b>CLAIM AMOUNT</b>	<b>COLLATERAL</b>	<b>ALLOWED CLAIM AMOUNT</b>	<b>INT. RATE</b>	<b>HOW PAID, MONTHLY PAYMENT, TOTAL</b>
Red Crown Federal Credit Union	\$9,534.00	2004 Subaru Forester	\$9,534.00	7.077%	1-55 @ \$203.48 <b>\$11,191.40</b>

**NOTE:** Secured creditors shall retain their liens to the extent of the value stated above. The allowed secured claim of each secured creditor shall be the amount of the value stated above with any balance of the claim as filed being allowed as an unsecured claim, with the lien of the creditor being avoided on the unsecured portion pursuant to 11 U.S.C. § 506(d).

**PROPERTY TO BE SURRENDERED:**

CLAIMANT	DESCRIPTION	CLAIM AMOUNT	EXPLANATION
HSBC	Polaris 4-Wheeler	\$6,153.38	<b>Property</b> surrendered in accordance with Sec. 1325 (a)(5)(c).
Red Crown Federal Credit Union	2003 GMC Sierra & 2000 Chevrolet Camaro	\$10,023.66	Property surrendered in accordance with Sec. 1325 (a)(5)(c).

**R.E./MORTGAGES:**

CLAIMANT	DESCRIPTION	ALLOWED CLAIM AMOUNT	INT. RATE	HOW PAID, MONTHLY PAYMENT, TOTAL
Vanderbilt Mortgage & Finance	Mortgage	\$105,533.00	Kx	*Debtor shall continue with all regular monthly mortgage payments directly to the creditor as they come due.

**\*This debt is a long-term debt. Payments to this creditor shall continue upon conclusion of the chapter 13 plan.**

**EXECUTORY CONTRACTS: N/A.**

**UNSECURED CLAIMS:** All claims not specifically provided for above and those relegated to unsecured status above shall be paid a general unsecured claim, without priority, on a prorated basis.

Unsecured claims per schedule:	\$30,358.19
Claims relegated to unsecured status:	\$0
Total projected unsecured claims:	\$30,358.19

Approximated percentage payback to holders of unsecured claims:	<u><b>Less than 1%</b></u>
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**OTHER PROVISIONS:**

- 1) All property of the estate under 11 U.S.C. § 1306 shall remain property of the estate. The Automatic Stay shall remain in force and effect until the conclusion of the case, or other Order from the Court.
- 2) All claims will be treated as set forth above unless a creditor objects prior to the Confirmation Hearing and files a claim within ninety (90) days after the first date set for the meeting of creditors called pursuant to 11 U.S.C. § 341(a).
- 3) Creditors who fail to file a claim within the time stated in paragraph two (2) above may not receive any distributions under this Plan.

- 4) The provisions of Contracts with secured creditors are incorporated herein except as modified by this Plan and the Order Confirming Plan.
- 5) The above-named debtor(s) shall be enjoined from incurring any additional debt without prior approval of the court except such debt as may be necessary for emergency medical or hospital care.
- 6) Creditors will be enjoined and prohibited from assessing late charges, penalties, or other fees by virtue of the manner in which payments are made, or by virtue of the timing of payments under this Plan made by the Trustee.

Dated: November 29, 2010.

Respectfully submitted,

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